



Regular Mail:
Idaho Department of Finance
P.O. Box 83720
Boise, ID 83720-0031
(208) 332-8002

Overnight Mail:
Idaho Department of Finance
800 Park Boulevard, Suite 200
Boise, ID 83712

2021 ANNUAL RENEWAL FORM FOR IDAHO LICENSED REGULATED LENDERS AND PAYDAY LENDERS

(The term "Regulated Lender" includes finance companies, wholesale mortgage lenders, and vehicle title lenders)

This License Renewal package should be completed **ONLY** by licensees that continue to manage their licenses in the "paper format," with a license expiration date of May 31, rather than by utilizing the online Nationwide Multistate Licensing System (NMLS)

Full Legal Name of Applicant		License Number ("Home/Main" Office)
DBA, or Assumed Name of Applicant, if Applicable:		EIN/TIN
Home/Main Office Street Address:		
City:	State:	Zip Code:
Mailing Address (street or post office box address if different than above):		
City:	State:	Zip Code:
Business Phone Number:		Website:
Email Address:		Complaint Contact Person:
Complaint Contact Phone Number:		Complaint Contact Email:
Manager/Branch Manager for Main Office location:		Manager/Branch Manager Phone Number:

PLEASE ANSWER THE FOLLOWING. DO NOT LEAVE ANY ANSWERS BLANK.

1. **Has the manager/branch manager for this "home/main" office location, or of any branch office location, changed since the last license renewal or since initial licensing if after April 1, 2020?** Yes_____ No_____
***If yes, please provide a Form(s) ICC2 and a detailed verification of experience for each new manager
2. **Has the licensee made any changes to its name, d/b/a, Control Persons or structure type since the last license renewal or since initial licensing if after April 1, 2020?** Yes_____ No_____
***If "Yes" please contact the Department for additional filing instructions prior to filing renewal application.
3. **Contact Person:**

This person will be responsible for all Department communications such as licensing, license renewals, examinations, newsletters, press releases, etc., and dissemination to any appropriate parties. Provision of a contact name and email address, and keeping them current on file with the Idaho Department of Finance is the responsibility of the licensee and is mandatory to obtain and retain a license.

Name	Phone/Fax
Address	Email (email address is required)

4. The licensee remains in good standing and current with the Idaho Secretary of State's office. Yes_____ No_____ Includes any d/b/a names used in Idaho. *License cannot be renewed if filing is not in good standing.*
5. The background disclosure information previously provided to the Department in any license application/renewal process is accurate and current including, but not limited to, criminal, civil, arbitration, termination and regulatory disclosures pertaining to the licensee, its officers, directors, members, partners, and parties with a twenty-five percent (25%) or more equity ownership in the licensee. Yes_____ No_____

(If you marked "No" to 4 or 5 above please contact the Department for filing instructions before submitting a renewal request)

PLEASE SUBMIT A COMPLETE RENEWAL PACKAGE BY MAY 1, 2021

License renewal applications received after May 1, 2021, may not be able to be timely processed to allow correction of any deficiencies. Approved license renewals will be posted daily to the Department's website at www.finance.idaho.gov reflecting the new license expiration date of May 31, 2022. Attempted status checks will delay the process. Renewals not postmarked AND complete by June 1, 2021, will cause the license(s) to expire by operation of law.

License Renewal Applications not submitted by May 31, 2021, and License Renewal Applications that are not completed by June 1, 2021, will be eligible for reinstatement of the license(s) with the payment of a Reinstatement Fee of \$200 per license per location and completion of all renewal requirements, including the renewal fee of \$150 for a total of \$350 per license per location. The reinstatement period will be available through July 31, 2021. During the reinstatement period no Idaho licensable business may be conducted until the license renewal is approved and a new license expiration date of May 31, 2022, for the licensee is reflected on the Department's website. Licenses not fully renewed by July 31, 2021, will remain permanently expired.

PAPER LICENSES ARE NOT ISSUED UPON COMPLETION OF THE LICENSE RENEWAL PROCESS. LICENSE STATUSES MAY BE VERIFIED ON THE DEPARTMENT'S WEBSITE AT www.finance.idaho.gov.

EACH RENEWAL PACKAGE MUST CONTAIN THE FOLLOWING:

- A. **Completed License Renewal Application Form Identifying EACH Location to Be Renewed**
 - **DO NOT LEAVE ANY SECTION BLANK**
- B. **Completed Annual Report reflecting 2020 lending activity**
- C. **\$150 Renewal Fee for EACH license at EACH Licensed Location (e.g. one regulated lender license plus one payday lender license at 123 Main Street would be 2 x \$150 = \$300). If filed after June 1, 2021, include an additional \$200 as a reinstatement fee per license per location.**

I affirm that the forgoing statements and any attachments, including disclosures, explanations or other submitted documentation or representations, are true and correct to the best of my knowledge. I further certify, that I have read and agree to fully abide by the provisions of the Idaho Credit Code and will not engage in any prohibited practice thereunder.

I understand that any false or misleading information in this renewal application or attachment submitted as part of this renewal application may be grounds for administrative action.

Signature (person authorized to sign on behalf of Licensee)

Printed Name

Date

Title

Email

Phone

Licensed Locations to be Renewed

Complete the following information for all **existing** licenses to be renewed (*except for those with a May 31, 2022, expiration date listed on the Department's website at www.finance.idaho.gov*). Attach additional page(s) if necessary.

Be sure to include all required information and appropriate license renewal fees for each license at each location – or license renewal applications cannot be completed.

A list of license numbers is available on the Internet at www.finance.idaho.gov

License # (List Home Main Office First)	Physical Street Address (List Home/Main Office First)	DBA (if applicable)	Manager or Branch Manager in Charge*	Phone (with area code)

***If different than listed on the Department's website, refer to question one (1) for information to be provided.**

**** Provision of an email address and keeping it current with the Department of Finance is the responsibility of the licensee and is mandatory to obtain and retain a license.**

IDAHO 2020 ANNUAL REPORT

Complete this form **ONLY** for Idaho activity conducted in 2020

Due By May 31, 2021

Home/Main Office License # _____

Home/Main Office NMLS ID#: _____

Licensee Name: _____

Send the completed Annual Report Form to the Idaho Department of Finance at ICC.mail@finance.idaho.gov fax #208-332-8099 or mail to PO Box 83720, Boise, Idaho 83720-0031.

Questions: Call 208-332-8002 or email ICC.mail@finance.idaho.gov

Mortgage Lenders and Servicers: Origination and servicing activities pertaining to Idaho 1-4 unit residential mortgage loans, regardless of occupancy type (owner, 2nd home, investment), conducted in 2020, should be reported on the Mortgage Call Report (MCR) through NMLS.

Consumer Purpose Lending-Lending made primarily for personal, family or household use to **Idaho residents.**

***All residential mortgage loan servicing requires a Mortgage Broker/Lender License under the Idaho Residential Mortgage Practices Act as of July 1, 2020. The Regulated Lender License is no longer applicable for this activity.

Student Loans: Activity to be reported consists of student loans made to, or first party or third party serviced for, Idaho residents.

1. TOTAL REGULATED CONSUMER LOANS MADE IN 2020:

\$\$\$ Dollar Amount

Number of Accounts

A. Secured by a car, boat, RV, furniture, or other collateral (do not include single payment Title Loans reported in Section 5 below)

\$ _____

B. Unsecured (do not include Payday Loans reported in Section 4 below) Credit Card, Other (signature, etc.)

\$ _____

Student Loans:

\$ _____

2. TOTAL REGULATED CONSUMER LOANS THAT, IN 2020, RESULTED IN:

\$\$\$ Dollar Amount

Number of Accounts

A. Repossession:

\$ _____

B. Charge-off:

\$ _____

3. IDAHO LOANS SERVICED:

\$\$\$ Dollar Amount

Number of Accounts

A. Total **STUDENT LOANS** being serviced as of December 31, 2020 (regardless of loan originating firm)

\$ _____

B. Total non-mortgage **CONSUMER LOANS** (excluding Payday and Title Loans reported below) being serviced as of December 31, 2020

\$ _____

Leave Blank

Leave Blank

4. SHORT-TERM PAYDAY LOANS* MADE IN 2020:	5. SHORT-TERM VEHICLE TITLE LOANS** MADE IN 2020:
• Total dollar amount loaned in 2020: \$ _____	• Total dollar amount loaned in 2020: \$ _____
• Total number of payday loans made in 2020: # _____	• Total number of initial 30-day title loans made in 2020: _____
• Smallest loan made: \$ _____	• Total number of loans refinanced/renewed in 2020: _____
• Largest loan made: \$ _____	• Smallest title loan made: \$ _____
• Current fee charged on \$100 loaned per 14-day period: \$ _____	• Largest title loan made: \$ _____
• Average loan term in days: _____	• Current finance charge on \$100 loaned per 30-day Period: \$ _____
• Number of loans renewed in 2020: _____	
• Number of returned NSF checks in 2020: _____	• Total number of vehicles repossessed in 2020: _____
• Total number of lawsuits filed against payday loan borrowers in 2020: _____	• Total number of vehicles sold after repossession in 2020: _____
• Total number of payday loans rescinded by next business day per Idaho Code §28-46-413(12): _____	• Total number of lawsuits filed against title loan borrowers in 2020: _____
• Total number of extended payment plans entered into in 2020: _____	• Total number of title loans rescinded by next business day per Idaho Code §28-46-506(2): _____
• Total number of extended payment plans successfully completed in 2020: _____	
* Short-term consumer loans of \$1,000 or less plus fees, secured by the borrower's personal check or the electronic equivalent.	** Consumer purpose loan of 30 days or less that is secured by a non-purchase money security interest in titled personal property and that is scheduled to be repaid in either a single installment or in multiple installments that are not fully amortized.

Certification of an owner, officer, partner or member: I HEREBY CERTIFY that the statements contained in this report or any attachments are true and correct and represent the loan and/or servicing activity of the above-named lender for the period January 1, 2020, through December 31, 2020.

Signature: _____ Phone: _____

Printed Name: _____ Fax: _____

Title: _____ Date: _____

Email: _____